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IPW

Certification under 37 CFR 1.8(a)

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with The United States Postal Service with sufficient postage as first class mail in an envelope addressed to THE COMMISSIONER FOR PATENTS, P.O. Box 1450, Alexandria, VA 22313-1450 on November 9, 2006.

Brian W. Hameder (Reg. No. 45,613)
Name


Signature

DOCKET: CU-4643

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Charles HOLDSWORTH

Serial No.: 10/562,773

Group Art Unit:

Filed: December 29, 2005

Examiner:

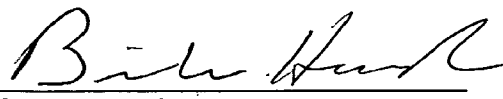
For: A METHOD OF AND SYSTEM FOR AUTHENTICATING A TRANSACTION
INITIATED FROM A NON-INTERNET ENABLED DEVICE

THE COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

**TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT WITHIN THREE
MONTHS OF FILING OR BEFORE MAILING OF FIRST OFFICE ACTION**

The information disclosure statement submitted herewith is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of the first Office Action on the merits, whichever event occurs last. 37 CFR 1.97(b).

Date: November 9, 2006


Signature of Attorney
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Reg. No. 45613



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INFORMATION DISCLOSURE STATEMENT

Applicants submit herewith patents, publications or other information of which the applicants are aware, which may be material to the examination of this application and in respect of which there may be a duty to disclose under 37 CFR 1.56.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 CFR 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability or that no other material information exists.

The filing of this information disclosure statement shall not be construed as an admission against interest in any manner. Notice of January 9, 1992, 1135 O.G. 13-25, at 25.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /S.K./

The references submitted herein are listed on PTO-1449 form (modified) enclosed herewith. A copy of each reference listed is being furnished except any duplicate or cumulative patents or publications specified otherwise. Also, if the present application was filed after June 30, 2003, copies of US patents or published applications are not submitted in accordance with the USPTO Rule changes.

A translation of any foreign language reference, if any, is indicated in PTO-1449 form and being submitted herein if it is readily available. Otherwise it should be construed that such translation is not readily available.

Additional comments, if any, on the relevance of each reference listed are provided as follows:

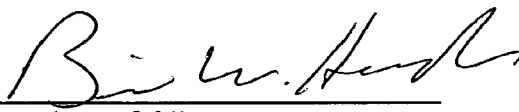
Also submitted herein is a copy of the PCT Search Report which satisfies the requirement for a translation or concise explanation of any non-English reference cited therein, as provided in MPEP §609 A(3).

The Statement is made on the basis of the information:

<u> </u>	supplied by the inventor(s);
<u> X </u>	supplied by an individual associated with the filing and prosecution
<u> </u>	of this application (37 CFR 1.56(c)); or
<u> </u>	in the attorney's file.

Respectfully submitted,

Date: November 9, 2006



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Form PTO-1449 (Modified)

FORM PTO-1449	ATTY. DOCKET NO. CU-4643	SERIAL NO. 10/562,773
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	APPLICANT John Charles HOLDSWORTH	
(37 CFR 1.98(b))	FILING DATE December 29, 2005	GROUP

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	PATENT DOCUMENT	ISSUE/PUB DATE	PATENTEE	CLASS	SUB- CLASS	FILING DATE
	2003/0154139	08/14/03	Woo			

FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

EXAMINER INITIAL	DOCUMENT NUMBER	PUBL. DATE	COUNTRY OR PATENT OFFICE	CLASS	SUB- CLASS	TRANSLATION YES NO	
	EP 1 280 115	01/29/03	EPO				
	EP 1 372 089	12/17/03	EPO				
	EP 1 089 519	04/04/01	EPO				
	WO 01/82246	11/01/01	PCT				

OTHER DOCUMENTS (Including Author, Title, Date, Place of publication)

	GPayments Ltd. "Verified by Visa Overview - The 3-D Secure authentication standard." 2002. www.gpayments.com/pdfs/Gpayments_VbV_Overview.pdf . pp. 1-5.
	Visa International Services Association: "3-D Secure?" 2001. www.scardsoft.com/documents/VISA/3DS_70001-01_Introduction_v1.0.1.pdf . pp. 1-13.

(Form PTO-1449)

/Shahid Kamal/

11/20/2008

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /S.K./